

STERN & EISENBERG, PC  
1040 N. KINGS HIGHWAY  
SUITE 407  
CHERRY HILL, NJ 08034  
TELEPHONE: (609) 397-9200  
FACSIMILE: (856) 667-1456



Order Filed on July 16, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
(NEWARK DIVISION)**

In Re:	Case No.: 19-20673-VFP
Umit Arat	Chapter: 13
Debtor(s)	Judge: Vincent F. Papalia

Recommended Local Form	<input type="checkbox"/> Followed	<input checked="" type="checkbox"/> Modified
------------------------	-----------------------------------	--

**ORDER VACATING STAY**

The relief set forth on the following page is hereby ***ORDERED***.

**DATED: July 16, 2021**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

(page 2)

Debtor: Umit Arat

Case Number: 19-20673-VFP

Caption of Order: Order Granting Relief from the Automatic Stay (and other relief)

---

Upon the Certification of U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust, by Caliber Home Loans, Inc., as its attorney in fact through its Counsel Stern & Eisenberg, PC, attorneys for secured creditor, under Bankruptcy Code § 362(d) for relief from the automatic stay as to certain property as herein set forth, and for cause shown, it is:

ORDERED that the automatic stay of Bankruptcy Code § 362(a) and 1301(c) is vacated as to permit the movant to institute or resume and prosecute to conclusion one or more actions in the Court(s) of appropriate jurisdiction (or otherwise as allowed under the law) to pursue movant's rights in the following:

☒ Real Property more fully described as:

175 West 2nd Street, Clifton, NJ 07011 -- the "Property".

☐ Personal Property more fully described as:

It is further Ordered that the movant may join the debtor and any trustee appointed in this case as Defendants in its action(s); irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this Order on the debtor, any trustee and any other party who entered an appearance on the motion.

In re:  
Umit Arat  
Debtor

Case No. 19-20673-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 16, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID	Recipient Name and Address
db	+ Umit Arat, 175 W 2nd St, Clifton, NJ 07011-2409

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2021 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Andrew L. Spivack	on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF10 Master Participation Trust andrew.spivack@brockandscott.com, wbecf@brockandscott.com
David G. Beslow	on behalf of Debtor Umit Arat yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm anlaw.org;r64764@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC BANK National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST By Caliber

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jul 16, 2021

Form ID: pdf903

Total Noticed: 1

Home Loans, INC., as its attorney in fact bankruptcy@fskslaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

Mark Goldman

on behalf of Debtor Umit Arat yrodriguez@goldmanlaw.org  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

Rebecca Ann Solarz

on behalf of Creditor PNC BANK National Association rsolarz@kmlawgroup.com

Sindi Mncina

on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST By Caliber  
Home Loans, INC., as its attorney in fact smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. BANK TRUST N.A. smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF10 Master Participation Trust smncina@raslg.com

Steven P. Kelly

on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST By Caliber  
Home Loans, INC., as its attorney in fact skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13